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☐ Yes ⊠ No

22

Nancy J. Flint

305-810-2522

Examiner Colbert, attached is an Amendment after Final Rejection responsive to the Final

Rejection dated February 28, 2005 for your consideration in U.S. Patent Application Ser.

No. 09/506,434. Thank you very much for your assistance in this matter.

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 305 • 536 • 2700 .

**OPERATOR** 

DATE:

April 26, 2005

TIME:

CLIENT/MATTER NAME:

47004

CLIENT/MATTER NO.:

000059

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PAGE 1/14 \* RCVD AT 4/26/2005 4:24:23 PM [Eastern Daylight Time] \* SVR:USPTO-EFXRF-1/4 \* DNIS:8729306 \* CSID:3058102460 \* DURATION (mm-ss):04-10

\* Received 14 pages. CH

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number

09/506,434

Confirmation No.:

8248

Applicant

16:26

Ravi Acharya et. al.

Filed

04-26-05

February 18, 2000

Title

System and Method for Electronic Deposit of Third Party Checks By

Non-Commercial Banking Customers From Remote Locations

TC/Art Unit

3624

Examiner:

Ella Colbert

Docket No.

47004.000059

Customer No.

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MAIL STOP AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

## AMENDMENT AFTER FINAL REJECTION PURSUANT TO 37 C.F.R. § 1.116

Sir:

Applicants hereby submit this Amendment After Final Rejection in response to the Final Rejection mailed on February 28, 2005 ("Final Rejection") and request that this amendment be entered, the application reconsidered in light of the amendments and remarks made herein and all claims be allowed.

Amendments to the specification begin on page 2 of this Response.

Amendments to the claims begin on page 3 of this Response.

Remarks begin on page 13 of this Response.